

Form 129

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Kristal C. Owens  
fka Kristal C. Owens-Gayle  
Debtor(s)**

Bankruptcy Case No.: 19-24274-GLT

Chapter: 11

**FINAL DECREE**

The estate of the above named debtor has been fully administered.

**IT IS ORDERED THAT:**

The Chapter 11 case of the above named Debtor(s) is closed.

Dated: February 19, 2021

Gregory L. Taddonio  
United States Bankruptcy Judge

In re:  
Kristal C. Owens  
Debtor

Case No. 19-24274-GLT  
Chapter 11

District/off: 0315-2  
Date Rcvd: Feb 19, 2021

User: culy  
Form ID: 129

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Kristal C. Owens, 10482 Baltimore Ave., Ste. 277, Beltsville, MD 20705-2321

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2021 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brett A. Solomon	on behalf of Interested Party OPA-Hi Development LLC brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmllawgroup.com
David Z. Valencik	on behalf of Debtor Kristal C. Owens dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpedo@c-vlaw.com;ffeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Kristal C. Owens dcalaiaro@c-vlaw.com

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cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com

Jennifer L. Cerce

on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Jill Manuel-Coughlin

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bankruptcy@powerskern.com

Jill Manuel-Coughlin

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bankruptcy@powerskern.com

Keri P. Ebeck

on behalf of Creditor U.S. Bank National Association as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N kebeck@bernssteinlaw.com, jbluemle@bernssteinlaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com jbluemle@bernssteinlaw.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani

on behalf of Creditor Lehman Xs Trust Mortgage Pass-Through Certificates Series 2007-15N sshahjani@rascrane.com

Thomas Song

on behalf of Creditor U.S. Bank National Association et.al. pawb@fedphe.com

TOTAL: 16